



Date: [INSERT DATE], 2021

## NOTICE OF DATA BREACH

Dear [Insert Name]:

We are contacting you about a data breach that has occurred at On Q Financial, Inc.

What Happened?	On Feb 24, 2021 On Q Financial determined that customer data was possibly exposed between Feb. 22, 2021 through Feb. 23, 2021 from one of our backup storage locations and was immediately rectified.
What Information Was Involved?	This breach may have compromised one or more of the following categories of personally identifiable information of the affected customers: Name, Address, FICO Score, Bank Account Information, Loan information, including Social Security Numbers.
What We Are Doing.	Upon discovering this breach, On Q Financial immediately secured and restricted access to the storage location and all potentially impacted customer data. We are working diligently to determine the cause of this transfer. We have also increased the monitoring of data transfers to help prevent similar incidents in the future.  We are offering you a credit monitoring service at no cost for 12 months through NortonLifeLock. To enroll in this free credit monitoring service, please review the enclosed form.
What You Can Do.	We recommend that you place a fraud alert on your credit file. A fraud alert tells creditors to contact you before they open any new accounts or change your existing accounts. Call any one of the three major credit bureaus. As soon as one credit bureau confirms your fraud alert, the others are notified to place fraud alerts. The initial fraud alert stays on your credit report for 90 days. You can renew it after 90 days.

**Equifax**

Consumer Fraud Division  
P.O. Box 740256  
Atlanta, GA 30374  
1-800-525-6285  
Equifax.com

**Experian**

Consumer Fraud Assistance  
P.O. Box 9556  
Allen, TX 75013  
888-397-3742  
Experian.com

**TransUnion**

Consumer Relations & Fraud Victim Assistance  
1561 E. Orangethorpe Ave.  
Fullerton, CA 92831  
1-800-680-7289  
Transunion.com

We urge you to remain vigilant by reviewing your account statements and monitoring your free credit reports.

Request that all three credit reports be sent to you, free of charge, for your review. Even if you do not find any suspicious activity on your initial credit reports, the Federal Trade Commission (FTC) recommends that you check your credit reports periodically. Thieves may hold stolen information to use at different times. Checking your credit reports periodically can help you spot problems and address them quickly.

If you find suspicious activity on your credit reports or have reason to believe your information is being misused, file a police report. Get a copy of the police report; you may need it to clear up the fraudulent debts.

If your personal information has been misused, visit the FTC's site at [IdentityTheft.gov](http://IdentityTheft.gov) to get recovery steps and to file an identity theft complaint. Your complaint will be added to the FTC's Consumer Sentinel Network, where it will be accessible to law enforcers for their investigations. You may also contact the FTC at 1-877-438-4338 or 600 Pennsylvania Avenue NW, Washington, DC 20580.

You also may want to consider contacting the major credit bureaus at the telephone numbers above to place a credit freeze on your credit file

at no cost to you. A credit freeze means potential creditors cannot get your credit report. That makes it less likely that an identify thief can open new accounts in your name.

You have rights under the federal Fair Credit Reporting Act (“FCRA”). These include, among others, the right to know what is in your file; to dispute incomplete or inaccurate information; and to have consumer reporting agencies correct or delete inaccurate, incomplete, or unverifiable information. For more information about the FCRA, please visit <https://www.consumer.ftc.gov/articles/pdf-0096-fair-credit-reporting-act.pdf> or [www.ftc.gov](http://www.ftc.gov).

There are steps you can take to help protect yourself from identity theft, depending on the type of information exposed. Please visit <https://www.consumer.ftc.gov/articles/pdf-0009-identitytheft-a-recovery-plan.pdf> for a free copy of the FTC’s *Identity Theft: A Recovery Plan*, a comprehensive guide on how to help you guard against and deal with identity theft.

**For More Information:**

Call at [INSERT TELEPHONE or [INSERT ADDRESS] or go to <https://onqfinancial.com/>.

Dear <<FIRST NAME>> <<LAST NAME>>:

<<YOUR COMPANY NAME>> has retained NortonLifeLock to provide <<number>> << (#)>> year <<(s)>> of complimentary LifeLock Defender™ Preferred identity theft protection.

**To activate your membership online and get protection at no cost to you:**

1. In your web browser, go directly to **www.LifeLock.com**. Click on the yellow **“START MEMBERSHIP”** button (*do not attempt registration from a link presented by a search engine*).
2. You will be taken to another page where, below the FOUR protection plan boxes, you may enter the **Promo Code:** <<PROMO CODE>> and click the **“APPLY”** button.
3. On the next screen, enter your **Member ID:** <<MEMBER ID>> and click the **“APPLY”** button.
4. Your complimentary offer is presented. Click the red **“START YOUR MEMBERSHIP”** button.
5. Once enrollment is completed, you will receive a confirmation email (*be sure to follow ALL directions in this email*).

**Alternatively, to activate your membership over the phone, please call:** <<ENROLLMENT PHONE #>>

**You will have until <<ENROLLMENT DEADLINE>> to enroll in this service.**

Once you have completed the LifeLock enrollment process, the service will be in effect. Your **LifeLock Defender™ Preferred** membership includes:

- ✓ Primary Identity Alert System<sup>†</sup>
- ✓ 24/7 Live Member Support
- ✓ Dark Web Monitoring<sup>\*\*</sup>
- ✓ Norton™ Security Deluxe<sup>2</sup> (90 Day Free Subscription)
- ✓ Stolen Funds Reimbursement up to \$25,000<sup>+++</sup>
- ✓ Personal Expense Compensation up to \$25,000<sup>+++</sup>
- ✓ Coverage for Lawyers and Experts up to \$1 million<sup>+++</sup>
- ✓ U.S-based Identity Restoration Team
- ✓ Annual Three-Bureau Credit Reports & Credit Scores<sup>1\*\*</sup>  
The credit scores provided are VantageScore 3.0 credit scores based on Equifax, Experian and TransUnion respectively. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.
- ✓ Three-Bureau Credit Monitoring<sup>1\*\*</sup>
- ✓ USPS Address Change Verification Notifications
- ✓ Fictitious Identity Monitoring
- ✓ Credit, Checking and Savings Account Activity Alerts<sup>+++</sup>

<sup>1</sup>If your plan includes credit reports, scores, and/or credit monitoring features (“Credit Features”), two requirements must be met to receive said features: (i) your identity must be successfully verified with Equifax; and (ii) Equifax must be able to locate your credit file and it must contain sufficient credit history information. IF EITHER OF THE FOREGOING REQUIREMENTS ARE NOT MET YOU WILL NOT RECEIVE CREDIT FEATURES FROM ANY BUREAU. If your plan also includes Credit Features from Experian and/or TransUnion, the above verification process must also be successfully completed with Experian and/or TransUnion, as applicable. If verification is successfully completed with Equifax, but not with Experian and/or TransUnion, as applicable, you will not receive Credit Features from such bureau(s) until the verification process is successfully completed and until then you will only receive Credit Features from Equifax. Any credit monitoring from Experian and TransUnion will take several days to begin after your successful plan enrollment. No one can prevent all identity theft or cybercrime. <sup>†</sup>LifeLock does not monitor all transactions at all businesses.

<sup>2</sup> Norton Security Online provides protection against viruses, spyware, malware, and other online threats for up to 5 PCs, Macs, Android devices. Norton account features not supported in this edition of Norton Security Online. As a result, some mobile features for Android are not available such as anti-theft and mobile contacts backup. iOS is not supported.

<sup>\*\*</sup>These features are not enabled upon enrollment. Member must take action to get their protection.

+++ Reimbursement and Expense Compensation, each with limits of up to \$25,000 for Defender Preferred. And up to \$1 million for coverage for lawyers and experts if needed. Benefits under the Master Policy are issued and covered by United Specialty Insurance Company (State National Insurance Company, Inc. for NY State members). Policy terms, conditions and exclusions at: [LifeLock.com/legal](http://LifeLock.com/legal).